

IN THE SPECIFICATION

Please amend the paragraph beginning on page 4 at line 6 as follows:

Insulating layer 209 is deposited above substrate 200. Insulating layer 209 blocks undesired current flow between the substrate 200 and the conductive layers above insulating layer 209. Insulating layer 209 additionally serves to block current flow between distinct conductive lines patterned into the insulating layer 209. Insulating layer 209 is not limited to a particular insulating material. In one embodiment, insulating layer 209 is an oxide, such as silicon oxide, fluorinated silicon oxide, or silicon dioxide. In an alternate embodiment, insulating layer 209 [[125]] is a polymer, a foamed polymer, or polyimide. After insulating layer 209 is deposited on conductive layer 250 and insulating layer 202, the surface of insulating layer 209 may be planarized using a surface planarizing process, such as chemical mechanical polishing. This planarization of layer 209 is required if the top surface of the underlying insulating layer 202 and conductive layer 250 was not previously planarized. The insulating layer has a final thickness 233.